

Remarks

Reconsideration of this Application is respectfully requested.

Claim 1 is currently pending in this application, and is sought to be amended. The Specification is sought to be amended (as described below). No new matter is believed to be added by these amendments, and their entry is respectfully requested.

Applicant respectfully requests that the Examiner reconsider all outstanding objections and rejections and that they be withdrawn.

Examiner Interview

Applicant and Applicant's undersigned representative wish to thank the Examiner for the productive Examiner Interview conducted on August 2, 2002.

Additional Claims

As discussed during the Examiner Interview, Applicant is in the process of finalizing additional claims to be added to this application. Accordingly, Applicant will file these additional claims shortly in a supplemental Reply.

Objection to the Specification

In paragraph 2 of the Office Action, the Examiner has noted that the Cross-References to Related Applications section is missing. In the foregoing, Applicant has

added a Cross-References to Related Applications section. Accordingly, Applicant respectfully requests that this objection be reconsidered, and withdrawn.

Rejection under 35 U.S.C. § 112, Second Paragraph

In paragraph 3 of the Office Action, the Examiner asserts that the recitation of "variable portion" is unclear in claim 1. Applicant has addressed this comment by amending claim 1 to indicate that the communication includes a first variable portion, and the communication format includes a second variable portion. It is believed that this amendment cures any ambiguity in the claim language. Accordingly, Applicant respectfully requests that this rejection be reconsidered, and withdrawn.

Double Patenting Rejection

In paragraphs 4 and 5 of the Office Action, the Examiner has rejected claim 1 under the judicially created doctrine of obviousness-type double patenting as being unpatentable over U.S. Patent Nos. 5,987,434 and 6,076,072. Without acquiescing to the propriety of this rejection, Applicant herewith files a terminal disclaimer directed to U.S. Patent Nos. 5,987,434 and 6,076,072. Accordingly, Applicant respectfully asserts that this rejection has been fully addressed, and requests that it be withdrawn.

Rejection Under 35 U.S.C. § 103

In paragraph 6 of the Office Action, the Examiner has rejected claim 1 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,761,650 to Munsil *et al.*

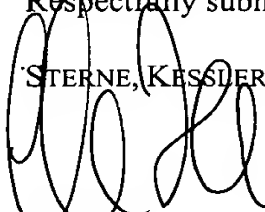
There are a number of technical differences between the claimed invention and Munsil. However, as discussed during the Examiner Interview, Applicant has herewith filed a Declaration under 37 C.F.R. § 1.131 to "swear behind" the Munsil patent. Accordingly, Applicant respectfully asserts that this rejection has been fully addressed, and requests that it be withdrawn.

Conclusion

All of the stated grounds of rejection have been properly traversed, accommodated, or rendered moot. Applicant therefore respectfully requests that the Examiner reconsider all presently outstanding objections and rejections, and that they be withdrawn. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided. Prompt and favorable consideration of this Amendment and Reply is respectfully requested.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

A handwritten signature in black ink, appearing to read "Michael Q. Lee", is written over the printed name and firm name.

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Version with markings to show changes made

In the Claims:

1. (Amended) A method of automatically preparing a [client] communication pertaining to a financial product or a financial service for [a client] an entity, [wherein the client communication is for combined use with a corresponding host vehicle,] the method comprising:

[producing a format for the client communication wherein the communication format includes a variable portion;

inputting into a computer-accessing storage medium variable information other than client information;

inputting into the storage medium decision information;]

using [the] decision [information] criteria to [select a subset of the] automatically determine variable information for inclusion in a first variable portion of the [client] communication; [corresponding to the variable portion of the client communication format; and]

accessing a communication format for the communication wherein the communication format includes a second variable portion; and

generating the [client] communication according to the communication format, the generating step including [inserting] incorporating the [subset of] variable information into the first variable portion of the [client] communication corresponding to the second variable portion of the [client] communication format.